

## WHAT IS CLAIMED IS:

1. A simple payment system for merchandise purchased by a mobile telephone terminal, comprising:

plural mobile telephone terminals that provide a card reader for reading information from a prepaid card in which the payable amount of money is at least registered beforehand and for reading information from a debit card (cash card); and

a server for making said mobile telephone terminal, which purchased merchandise by an on-line shopping, pay the amount of said merchandise based on the information read at said card reader.

2. A simple payment system for merchandise purchased by a mobile telephone terminal in accordance with claim 1, wherein:

said server transmits merchandise information at said on-line shopping to said mobile telephone terminal by responding to the access form said mobile telephone terminal.

3. A simple payment system for merchandise purchased by a mobile telephone terminal in accordance with claim 1, wherein:

said server compares said information read by said card reader and a password inputted from said mobile telephone terminal with information registered in said server beforehand and confirms the authenticity of said information read by said card reader and said password.

4. A simple payment system for merchandise purchased by a mobile telephone terminal in accordance with claim 1, wherein:

said server instruct to deliver said merchandise ordered by said mobile telephone terminal on said on-line shopping to an address registered beforehand corresponding to said mobile telephone terminal

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when said server authenticated said information transmitted from said mobile telephone terminal.

5. A simple payment system for merchandise purchased by a mobile telephone terminal in accordance with claim 1, wherein:

said card reader is assembled in said mobile telephone terminal or is connected to said mobile telephone terminal.

6. A simple payment system for merchandise purchased by a mobile telephone terminal, comprising:

plural mobile telephone terminals that provide a card reader for reading information from a prepaid card in which the payable amount of money is at least registered beforehand and for reading information from a debit card;

plural base stations for transmitting/receiving data to and from said plural mobile telephone terminals;

at least one server that connects to said plural base stations via switching exchange equipment, and stores merchandise information for an on-line shopping and each password of each user of said plural mobile telephone terminals and each address corresponding to each user of said plural mobile telephone terminals; and

at least one delivery center that delivers said merchandise ordered by each user of said plural mobile telephone terminals to said address of said user of said mobile telephone terminal by an instruction of said server, wherein:

said mobile telephone terminal transmits a request, which said merchandise information desired by said mobile telephone terminal is transmitted to said mobile telephone terminal, to said server via said base station and said switching exchange equipment, and receives said merchandise information, and said mobile telephone terminal transmits

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said desired merchandise information and said password and information of said prepaid card or said debit card to said server when  
25 said mobile telephone terminal decided to purchase said desired merchandise; and

said server confirms said desired merchandise and said information of said prepaid card or said debit card and said password, and instructs said delivery center to deliver said desired merchandise to  
30 said address and subtracts the amount of said merchandise from said prepaid card or the bank account of said debit card, when said information of said prepaid card or said debit card and said password was authenticated.

7. A simple payment system for merchandise purchased by a mobile telephone terminal in accordance with claim 6, wherein:

said card reader is assembled in said mobile telephone terminal or is connected to said mobile telephone terminal.

8. A simple payment method for merchandise purchased by a mobile telephone terminal, wherein:

when a mobile telephone terminal, which provides a card reader for reading information from a prepaid card in which the payable  
5 amount of money is at least registered beforehand and for reading information from a debit card, made a purchase order for merchandise on an on-line shopping,

a server makes said mobile telephone terminal pay the amount of said purchased merchandise based on the information read at said  
10 card reader.

9. A simple payment method for merchandise purchased by a mobile telephone terminal in accordance with claim 8, wherein:

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said server transmits merchandise information at said on-line shopping to said mobile telephone terminal by responding to the access  
5 form said mobile telephone terminal.

10. A simple payment method for merchandise purchased by a mobile telephone terminal in accordance with claim 8, wherein:

said server compares said information read by said card reader and a password inputted from said mobile telephone terminal with  
5 information registered in said server beforehand and confirms the authenticity of said information read by said card reader and said password.

11. A simple payment method for merchandise purchased by a mobile telephone terminal in accordance with claim 8, wherein:

said server instruct to deliver said merchandise ordered by said mobile telephone terminal on said on-line shopping to an address  
5 registered beforehand corresponding to said mobile telephone terminal when said server authenticated said information transmitted from said mobile telephone terminal.

12. A simple payment method for merchandise purchased by a mobile telephone terminal in accordance with claim 8, wherein:

said card reader is assembled in said mobile telephone terminal or is connected to said mobile telephone terminal.

13. A simple payment method for merchandise purchased by a mobile telephone terminal, comprising the steps of:

transmitting a request, which merchandise information desired by a mobile telephone terminal and storing in a server is  
5 transmitted from said server to a mobile telephone terminal for an

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on-line shopping, from said mobile telephone terminal to said server;

receiving said desired merchandise information transmitted from said server at said mobile telephone terminal;

making a purchase order for merchandise desired by said  
10 mobile telephone terminal at said mobile telephone terminal;

inserting a prepaid card or a debit card into a slot of a card reader provided in said mobile telephone terminal;

inputting a password of a user who ordered said desired merchandise to said mobile telephone terminal;

15 transmitting said purchase order, information of said prepaid card or said debit card, and said password to said server from said mobile telephone terminal;

confirming said purchase order and said information of said prepaid card or said debit card at said server, and at the same time  
20 comparing said password with a password registered beforehand in said server at said server;

authenticating said purchase order and said information of said prepaid card or said debit card and said password at said server;

instructing to deliver said merchandise to an address  
25 registered beforehand corresponding to said password when said server authenticated said information transmitted from said mobile telephone terminal; and

subtracting the amount of said delivered merchandise from said prepaid card or the bank account of said debit card at said server.

14. A simple payment method for merchandise purchased by a mobile telephone terminal in accordance with claim 13, wherein:

said card reader is assembled in said mobile telephone terminal or is connected to said mobile telephone terminal.

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